No. 233

ABSTRACT OF REPORTS

OF CONDITION OF

MONTANA

State Banks

and

Trust Companies

•

National Banks

•

December 31, 1985

Keith Colbo ..... Director
Department of Commerce
Fred Napier ..... Commissioner
of Financial Institutions
Chris Olson ..... Examiner Supervisor
George Schlosser ..... Examiner
John V. Curry ..... Examiner
Bob Fitzsimmons ..... Examiner
James Darfler ..... Examiner
Deanna Albert ..... Examiner
Steve Caruso ..... Examiner
Darryl Redman ..... Examiner
Bob O'Reilly ..... Examiner
Leslie Darfler ..... Examiner
Bob Beck ..... Examiner
Karen Zins ..... Examiner
Mark Simkins ..... Examiner
Alice Berg ..... Secretary
Pam Plovanic ..... Statistician

THURBER'S

Aggregate Resources and Liabilities of (114) State Banks and (3) Trust Companies, December 31, 1985, Compared with Report of (113) State Banks and (3) Trust Companies, December 31, 1984

Figures In Thousands

RESOURCES	Dec. 31, 1985	Dec. 31, 1984	Decrease– Increase+
Cash and Banks	$ 261,143,	$ 260,455	$ 688+
Securities	858,786	910,319	51,533–
Funds Sold	282,029	210,155	71,874+
Loans, Discounts & Leases	1,772,879*	1,836,448*	63,569–
Premises, F & F	58,059	59,446	1,387–
Other Real Estate	25,643	18,552	7,091+
Other Assets	91,860	90,621	1,239+
	$ 3,350,399	$ 3,385,996	$ 35,597–
LIABILITIES			
Total Deposits	$ 2,955,754	$ 2,977,838	$ 22,084-
Funds Purchased	46,573	42,750	3,823+
Other Borrowed Funds	8,577	13,998	5,421–
Mortgages & Leases	8,229	5,369	2,860+
Other Liabilities	44,911	53,550	8,639–
Total Liabilities	$ 3,064,044	$ 3,093,505	$ 29,461–
Sub. Notes & Debentures	4,313	4,254	59+
Common Stock	73,591	74,773	1,182–
Surplus	121,205	118,496	2,709+
Undivided Prof. & Cap. Res.	87,246	94,968	7,722–
	$ 3,350,399	$ 3,385,996	$ 35,597–
*After deduction of Loan Reserves	$ 23,924	$ 19,240	$ 4,684+

Aggregate Resources and Liabilities of (55) National Banks in Montana, December 31, 1985, Compared With Report of (54) National Banks in Montana, December 31, 1984**

Figures In Thousands

RESOURCES	Dec. 31, 1985	Dec. 31, 1984	Decrease– Increase+
Cash and Banks	$ 347,944	$ 362,373	$ 14,429-
Securities	598,480	697,607	99,127-
Funds Sold	597,293	474,925	122,368+
Loans, Discounts & Leases	2,101,378*	2,062,496*	38,882+
Premises, F & F	56,083	53,228	2,855+
Other Real Estate	24,923	21,186	3,737+
Other Assets	113,105	83,357	29,748+
	$ 3,839,206	$ 3,755,172	$ 84,034+
LIABILITIES			
Total Deposits	$ 3,183,597	$ 3,117,837	$ 65,760+
Funds Purchased	295,927	276,015	19,912+
Other Borrowed Funds	14,545	15,487	942-
Mortgages & Leases	10,738	8,190	2,548+
Other Liabilities	66,726	72,638	5,912–
Total Liabilities	$ 3,571,533	$ 3,490,167	$ 81,366+
Sub. Notes & Debentures	16,645	15,463	1,182+
Preferred Stock	2,000		2,000+
Common Stock	78,569	74,729	3,840+
Surplus	85,357	80,417	4,940+
Undivided Prof. & Cap. Res.	85,102	94,396	9,294–
	$ 3,839,206	$ 3,755,172	$ 84,034+
*After deduction of Loan Reserves	$ 34,398	$ 25,456	$ 8,942+
Grand Total — All Banks in Montana	$ 7,189,605	$ 7,141,168	$ 48,437+

**Data relating to National Banks obtained from Montana National Banks

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

STATE BANKS	Dec. 31, 1985	Dec. 31, 1984
Loans and Leases as Percentage of Total Assets	53.25%	54.50%
Loans and Leases as Percentage of Total Deposits	60.79%	62.32%
Capital and Reserve a/c's as Percentage of Total Assets	9.20%	9.15%
Capital and Reserve a/c's as Percentage of Total Deposits	10.50%	10.47%

NATIONAL BANKS	Dec. 31, 1985	Dec. 31, 1984
Loans and Leases as Percentage of Total Assets	55.14%	55.23%
Loans and Leases as Percentage of Total Deposits	67.09%	66.97%
Capital and Reserve a/c's as Percentage of Total Assets	7.80%	7.68%
Capital and Reserve a/c's as Percentage of Total Deposits	9.49%	9.32%

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Valley Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
	First Security Bank
Billings	American Bank
	First Bank-West Billings
	First Citizens Bank
	First Interstate Bank of Billings Heights
	First Interstate Bank of West Billings
	Montana Bank of Billings (1)
	Western Bank
	Yellowstone Bank*(1)
Boulder	First Boulder Valley Bank
Bozeman	First Citizens Bank of Bozeman (1)
	First Security Bank
	Western Bank
Bridger	Bank of Bridger
Broadus	Powder River Bank (1)
Butte	1st Citizens Bank (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana
Chinook	Blaine Bank of Montana
Choteau	Citizens State Bank (1)
Colstrip	First Interstate Bank
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
	Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	First Interstate Bank of Glacier Co.
Deer Lodge	Deer Lodge Bank & Trust Co.
	First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First Bank Forsyth
	Montana Bank of Forsyth (1)
Fort Benton	First Bank Fort Benton
Froid	First State Bank (1)
Glasgow	Treasure State Bank
Glendive	First Fidelity Bank
	First Security Bank (1)
Great Falls	Central Bank of Montana
	Eastside Bank of Montana
	First Interstate Bank of Great Falls (1)
	The Village Bank
	Trust Corporation of Montana
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	First Interstate Bank
	Little Horn State Bank
Harlem	Security State Bank
Havre	Citizens Bank of Montana
	First Security Bank (1)
Helena	Bank of Montana
	First Security Bank (1)
	First Trust Co. of Montana
	Norwest Bank Helena (1)
	Norwest Capital Management & Trust Co., Montana
	The Valley Bank
Jordan	Garfield County Bank
Kalispell	First Security Bank
	Valley Bank of Kalispell
Laurel	First Security Bank (1)
	The Yellowstone Bank (1)
Lewistown	Midstate Bank of Montana
	Norwest Bank Lewistown
Libby	United Bank
Lincoln	First Bank of Lincoln
Livingston	First Security Bank (1)
	Montana Bank of Livingston (1)
Lolo	Bitterroot Valley Bank
Malta	First Security Bank (1)
	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Interstate Bank
	First Security Bank & Trust Co.
Missoula	First Security Bank (1)
	Missoula Bank of Montana
	Montana Bank of South Missoula
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1)
	Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
	Valley Bank of Ronan (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Seeley Lake	First Valley Bank (1)
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Sidney	1st United Bank (1)
Stanford	Basin State Bank
Stevensville	First State Bank
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Montana
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	Mountain Bank
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

———

(1) Members Federal Reserve Bank
***Opened 11-4-85**

MONTANA NATIONAL BANKS

Absarokee	United Bank of Absarokee, N.A.
Anaconda	Norwest Bank Anaconda-Butte, N.A.
Baker	Montana Bank of Baker, N.A.
Billings	First Bank, N.A.
	First Interstate Bank of Billings, N.A.
	Norwest Bank Billings, N.A.
Bozeman	First Bank Bozeman
	Montana Bank of Bozeman, N.A.
Butte	First Bank Butte, N.A.
	Miner's Bank of Montana, N.A.
	Montana Bank of Butte, N.A.
Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Columbia Falls	Glacier National Bank
Cut Bank	First National Bank
Dillon	Norwest Bank Dillon, N.A.
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank
	First Security Bank of Montana, N.A.
Glendive	First National Bank
Great Falls	First Bank, N.A.
	First Bank West, N.A.
	Norwest Bank Great Falls, N.A.
Harlowton	Continental National Bank
Havre	First Bank Havre
Helena	First Bank Helena, N.A.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	First Interstate Bank of Kalispell, N.A.
	Norwest Bank Kalispell, N.A.
Lewistown	First Bank Lewistown
Libby	First National Bank
Livingston	First National Park Bank
Miles City	First Bank Miles City
Missoula	First Bank-Southside Missoula, N.A.
	First Bank-Western Montana, N.A.
	First National Montana Bank of Missoula
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	Montana Bank of Red Lodge, N.A.
	United States National Bank
Richey	Richey National Bank
Roundup	Montana Bank of Roundup, N.A.
Sidney	Montana Bank of Sidney, N.A.
	The Richland National Bank & Trust
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank & Trust
Wolf Point	Citizens First National Bank
	Western National Bank

———

350 copies of this publication were produced at a unit cost of $.51 per copy, for a total cost of $178.50 which includes $113.50 for printing and $65.00 for distribution.